

Dormant Account FAQ

1. What is a Dormant Account?
 - a. An account will be classified as dormant if there are no transactions done for a continuous period of 12 months after the last cardholder-initiated transaction.

2. How will I be notified if my account has become dormant?
 - a. When your account becomes dormant, an SMS and push notification will be sent to the respective mobile number to inform and remind you to activate your account.
 - b. In addition, there will be 2 reminder SMS and notifications sent to the respective mobile number before the account becomes dormant.

3. How to prevent my account from becoming dormant?
 - a. Perform any transaction from the account at least once every 6 months, such as using the prepaid card for any purchases from merchants, or use the mobile app to perform any in-app transaction.

4. If my account has become dormant, how can I re-activate the dormant account?
 - a. You can re-activate by following these steps:
 - i. Login to the mobile app
 - ii. Click on the Activate button from the prompt message
 - iii. Upload your document and selfie
 - iv. Top-up a minimum amount using the following methods:
 - Online top-up (FPX)
 - Debit card
 - JomPAY
 - Cash deposit top-up at branch
 - v. Then, submit the application and wait for 1-2 business days for an update on the approval status.
 - vi. Once the application is successful, your account will become active.
 - vii. You will receive an account activation notification.

5. What is the minimum top-up amount to reactivate the account?
 - a. The minimum top-up amount will be shown in the app during the re-activation

6. Whom should I contact if I have further enquiries regarding my dormant account?
 - a. You can contact our Customer Service at +603 8313 8606 for more information.
 - b. Visit your nearest Merchantrade branch.